

United States Bankruptcy Court

Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Wisneski, Charles F. Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Wisneski, Kristina M.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Chuck F. Wisneski, Jr.	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Tina M. Wisneski; AKA Kris M. Wisneski; AKA Kristina M. Linford
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0824	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9919
Street Address of Debtor (No. and Street, City, and State): 6160 Ormond Rd White Lake, MI ZIP Code 48383	Street Address of Joint Debtor (No. and Street, City, and State): 6160 Ormond Rd White Lake, MI ZIP Code 48383
County of Residence or of the Principal Place of Business: Oakland	County of Residence or of the Principal Place of Business: Oakland
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	*** Aaron J. Scheinfeld P-67495 aaron@bk-lawyer.net *** THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Wisneski, Charles F. Jr.

Wisneski, Kristina M.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Aaron J. Scheinfeld February 28, 2011
Signature of Attorney for Debtor(s) (Date)

Aaron J. Scheinfeld P-67495 aaron@bk-lawyer.net

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Wisneski, Charles F. Jr.

Wisneski, Kristina M.

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Charles F. Wisneski, Jr.
Signature of Debtor Charles F. Wisneski, Jr.

X /s/ Kristina M. Wisneski
Signature of Joint Debtor Kristina M. Wisneski

Telephone Number (If not represented by attorney)

February 28, 2011

Date

Signature of Attorney*

X /s/ Aaron J. Scheinfeld
Signature of Attorney for Debtor(s)

Aaron J. Scheinfeld P-67495 aaron@bk-lawyer.net

Printed Name of Attorney for Debtor(s)

Goldstein Bershad & Fried PC

Firm Name

4000 Town Center

Suite 1200

Southfield, MI 48075

Address

248-355-5300 Fax: 248-355-4644

Telephone Number

February 28, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Eastern District of Michigan

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Debtors

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	64,000.00		
B - Personal Property	Yes	4	129,177.01		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		26,508.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		23,651.08	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		116,821.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,671.90
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,633.53
Total Number of Sheets of ALL Schedules		25			
Total Assets			193,177.01		
Total Liabilities				166,980.78	

United States Bankruptcy Court
Eastern District of Michigan

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	23,651.08
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	23,651.08

State the following:

Average Income (from Schedule I, Line 16)	5,671.90
Average Expenses (from Schedule J, Line 18)	4,633.53
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,929.53

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		6,914.47
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	21,228.12	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		2,422.96
4. Total from Schedule F		116,821.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		126,158.66

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
6160 Ormond Rd White Lake MI 48383	Fee simple	H	64,000.00	3,244.00

Sub-Total > 64,000.00 (Total of this page)

Total > 64,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	85.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Parda Federal Credit Union	H	10.00
		Christian Financial Credit Union	W	205.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collectibles	W	50.00
		Books	H	20.00
6. Wearing apparel.		Clothing	W	100.00
		Clothing	H	100.00
7. Furs and jewelry.		Jewelry	W	200.00
		Jewelry	H	50.00
8. Firearms and sports, photographic, and other hobby equipment.		2 shotguns, 2 rifles, 1 camera	H	400.00
		Sports equipment, scrapbooks	W	75.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance through Jackson National - term	H	0.00
		Life insurance through employer - term	H	0.00
		Life insurance through employer - term	W	0.00

Sub-Total > 5,295.00
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Traditional IRA through Christian Financial Credit Union xxS002	W	3,124.00
		Traditional IRA through Christian Financial Credit Union xxS801	W	2,721.00
		401k through Merrill Lynch	W	12,260.40
		401k through Fidelity	H	77,501.61
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock through Kaman Corporation (1 share)	H	28.00
		Debtor-husband's 100% interest in Check It Out, Inc. Liabilities exceed assets. No value. Taxpayer I.D. #: 20-2593926	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > 95,635.01
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Haulmark trailer	H	1,500.00
		2006 Haulin trailer	J	1,000.00
		2000 Suzuki motorcycle (approx 20,000 miles)	H	1,480.00
		2009 Ford Focus (approx 27,000 miles) - driven by debtor-wife	W	9,375.00
		2003 Chevrolet Silverado (approx 150,000 miles) - driven by debtor-husband	H	6,975.00
		2000 Ford Focus (approx 160,000 miles) - driven by debtors' daughter	H	500.00
		1999 Chevrolet Silverado (approx 170,000) - driven by debtors' son	H	3,450.00
		1998 Kawasaki ATV	H	625.00
		1998 Kawasaki ATV	H	625.00

Sub-Total > 25,530.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		1995 Polaris snowmobile	H	585.00
		1994 Artic Cat snowmobile	H	540.00
26. Boats, motors, and accessories.		1991 Seanymp Pontoon	H	1,590.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 dog; 1 cat	J	2.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	2,717.00
(Total of this page)	
Total >	129,177.01

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re Charles F. Wisneski, Jr.

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u>			
Household goods and furnishings	11 U.S.C. § 522(d)(3)	2,000.00	4,000.00
<u>Wearing Apparel</u>			
Clothing	11 U.S.C. § 522(d)(3)	100.00	100.00
<u>Furs and Jewelry</u>			
Jewelry	11 U.S.C. § 522(d)(4)	50.00	50.00
<u>Interests in Insurance Policies</u>			
Life insurance through Jackson National - term	11 U.S.C. § 522(d)(7)	0.00	0.00
Life insurance through employer - term	11 U.S.C. § 522(d)(7)	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401k through Fidelity	11 U.S.C. § 522(d)(10)(E)	100%	77,501.61
	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541(c)(2) - Patterson v. Schumate	100%	
<u>Stock and Interests in Businesses</u>			
Debtor-husband's 100% interest in Check It Out, Inc. Liabilities exceed assets. No value. Taxpayer I.D. #: 20-2593926	11 U.S.C. § 522(d)(5)	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1999 Chevrolet Silverado (approx 170,000) - driven by debtors' son	11 U.S.C. § 522(d)(2)	3,450.00	3,450.00
<u>Boats, Motors and Accessories</u>			
1991 Seanymp Pontoon	11 U.S.C. § 522(d)(5)	1,150.00	1,590.00

Total:	239,254.83	86,691.61
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash on hand	11 U.S.C. § 522(d)(5)	85.00	85.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Christian Financial Credit Union	11 U.S.C. § 522(d)(5)	205.00	205.00
<u>Household Goods and Furnishings</u>			
Household goods and furnishings	11 U.S.C. § 522(d)(3)	2,000.00	4,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Collectibles	11 U.S.C. § 522(d)(5)	50.00	50.00
<u>Wearing Apparel</u>			
Clothing	11 U.S.C. § 522(d)(3)	100.00	100.00
<u>Furs and Jewelry</u>			
Jewelry	11 U.S.C. § 522(d)(4)	200.00	200.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Sports equipment, scrapbooks	11 U.S.C. § 522(d)(5)	75.00	75.00
<u>Interests in Insurance Policies</u>			
Life insurance through employer - term	11 U.S.C. § 522(d)(7)	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Traditional IRA through Christian Financial Credit Union	11 U.S.C. § 522(d)(10)(E)	100%	3,124.00
xxS002	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541(c)(2) - Patterson v. Schumate	100%	
Traditional IRA through Christian Financial Credit Union	11 U.S.C. § 522(d)(10)(E)	100%	2,721.00
xxS801	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541(c)(2) - Patterson v. Schumate	1.00	
401k through Merrill Lynch	11 U.S.C. § 522(d)(10)(E)	100%	12,260.40
	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541(c)(2) - Patterson v. Schumate	100%	
<u>Animals</u>			
1 dog; 1 cat	11 U.S.C. § 522(d)(5)	2.00	2.00

Total: 54,313.20 22,822.40

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Y-12-06-226-008			2010					
Creditor #: 1 Charter Township of White Lake 7525 Highland Road White Lake, MI 48383		H	Property Taxes 6160 Ormond Rd White Lake MI 48383				2,016.00	0.00
Value \$			64,000.00					
Account No. 10914118355304			2009					
Creditor #: 2 Chase P.O. Box 901076 Fort Worth, TX 76101-2076		W	Vehicle Loan/\$331.53 per month/current 2009 Ford Focus (approx 27,000 miles) - driven by debtor-wife				15,116.49	5,741.49
Value \$			9,375.00					
Account No. 223806			2008					
Creditor #: 3 Genisys Credit Union P.O. Box 436034 Pontiac, MI 48343-6034		H	Vehicle Loan/arrears 2003 Chevrolet Silverado (approx 150,000 miles) - driven by debtor-husband				8,147.98	1,172.98
Value \$			6,975.00					
Account No. Y 12-06-226-008			2009					
Creditor #: 4 Oakland County Treasurer's Office Dept. 479 1200 N. Telegraph Rd. Pontiac, MI 48341-0479		H	Property Taxes 6160 Ormond Rd White Lake MI 48383				1,228.00	0.00
Value \$			64,000.00					
Subtotal (Total of this page)							26,508.47	6,914.47
Total (Report on Summary of Schedules)							26,508.47	6,914.47

0 continuation sheets attached

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. xx0824; xx9919 Creditor #: 1 Internal Revenue Service SBSE/Insolvency Unit P.O. Box 330500, Stop 15 Detroit, MI 48232		J		2009 Income Taxes				21,228.23	0.11 21,228.12
Account No. Internal Revenue Service P.O. Box 9019 Holtsville, NY 11742-9019				Representing: Internal Revenue Service				Notice Only	
Account No. Internal Revenue Service P.O. Box 145566 Cincinnati, OH 45250-5566				Representing: Internal Revenue Service				Notice Only	
Account No. xx0824; xx9919 Creditor #: 2 Michigan Department of Treasury Collection/Bankruptcy Unit P O Box 30168 Lansing, MI 48909		J		2009 Income Taxes				2,422.85	2,422.85 0.00
Account No. Michigan Department of Treasury Dept. 77437 P.O. Box 77000 Detroit, MI 48277-0437				Representing: Michigan Department of Treasury				Notice Only	

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	23,651.08	2,422.96 21,228.12
Total (Report on Summary of Schedules)	23,651.08	2,422.96 21,228.12

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx 7423 Creditor #: 1 Alliance One 4850 Street Rd. Suite 300 Feasterville Trevose, PA 19053		J	Consumer Debt			717.14
Account No. xxxx 3832 Creditor #: 2 Bank of America c/o Bonded Collection 29 East Madison Street Suite 1650 Chicago, IL 60602		H	Consumer Debt			5,591.49
Account No. xxxx 9488 Creditor #: 3 Bank of America P.O. Box 15019 Wilmington, DE 19886		W	Consumer Debt			3,030.61
Account No. xxx8471 Bank of America c/o Collectcorp 455 North 3rd St, Suite 260 Phoenix, AZ 85004-3924			Representing: Bank of America			Notice Only
Subtotal (Total of this page)						9,339.24

8 continuation sheets attached

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 549099499710xxxx Creditor #: 4 Bank of America P.O. Box 15026 Wilmington, DE 19850-5026	H	Consumer debt				5,061.00
Account No. xxxx 4628 Creditor #: 5 Capital One P.O. Box 71083 Charlotte, NC 28272	J	Consumer Debt				2,000.77
Account No. Case #10C02930GC Creditor #: 6 Capital One c/o Buckles & Buckles P.O. Box 1150 Birmingham, MI 48012	H	Consumer debt				6,969.52
Account No. 400344155475xxxx Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130-0281		Representing: Capital One				Notice Only
Account No. 444400100867xxxx; 09-6780-GC Creditor #: 7 Chase Card Services P.O. Box 15298 Wilmington, DE 19850	H	Consumer debt				7,154.52
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						21,185.81

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. xx7340	H W J C	Representing: Chase Card Services				Notice Only					
Weber & Olcese, P.L.C. P.O. Box 1330 Birmingham, MI 48012											
Account No. xxxx 9149	J	Consumer Debt				1,397.59					
Creditor #: 8 Citibank Dept 5996 P.O. Box 1259 Oaks, PA 19456											
Account No. xxxx7634 & 0697xxxx	W	\$3,748.72 \$717.00 Consumer debt				4,465.72					
Creditor #: 9 CitiBank/Pinnacle Credit Svcs c/o B&T Financial Services P.O. Box 1314 Germantown, MD 20875											
Account No. 2004435700-0; 13-22-276-046	J	Consumer debt				Unknown					
Creditor #: 10 CitiMortgage 1000 Technology drive O Fallon, MO 63368-2240											
Account No.		Representing: CitiMortgage				Notice Only					
CitiMortgage P.O. Box 183040 Columbus, OH 43218-3040											
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						5,863.31					

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx 9890 Creditor #: 11 Enhanced Recovery Company, LLC. 8014 Bayberry Rd. Jacksonville, FL 32256	J	Consumer Debt				1,614.96
Account No. xxxx 8394 Creditor #: 12 GE Money Bank/Sam's Club c/o NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044	H	Consumer debt				1,702.54
Account No. 771410055290xxxx GEMB/Sam's Club P.O. Box 981400 El Paso, TX 79998-1400		Representing: GE Money Bank/Sam's Club				Notice Only
Account No. 223806xxxx Creditor #: 13 Genisys Credit Union P.O. Box 436034 Pontiac, MI 48343	H	Consumer Debt \$9,314.93 \$7,583				16,897.93
Account No. 223806xxxx Genisys Credit Union 50 W. Big Beaver Rd Troy, MI 48084-5202		Representing: Genisys Credit Union				Notice Only
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						20,215.43

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx 6832 Creditor #: 14 Home Depot CitiBank/Pinnacle Credit/Capital Mgmt 726 Exchange Street, Suite 700 Buffalo, NY 14210	H	Consumer Debt				1,454.61
Account No. 603532020429xxxx Home Depot P.O. Box 6497 Sioux Falls, SD 57117-6497		Representing: Home Depot				Notice Only
Account No. xxxx6832 Home Depot/CitiBank/Pinnacle Credit Svc c/o APM Financial Solutions 2C South Gold Dr. Hamilton, NJ 08691		Representing: Home Depot				Notice Only
Account No. 6359xxxx Creditor #: 15 Home Depot P.O. Box 6497 Sioux Falls, SD 57117-6497	W	Consumer debt				3,670.00
Account No. xxxx 9890 Creditor #: 16 JCPenney/Precision Recovery Analytics c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	W	Consumer debt				2,484.55
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						7,609.16

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx 7981 Creditor #: 17 JP Morgan Chase/Equable Ascent c/o National Action Financial Services 165 Lawrence Bell Dr, Suite 100 P.O. Box 9027 Williamsville, NY 14231-9027	H	Consumer debt				5,787.28
Account No. JPMorgan Chase c/o Nationwide Credit 2015 Vaughn Rd NW Bldg 400 Kennesaw, GA 30144		Representing: JP Morgan Chase/Equable Ascent				Notice Only
Account No. xxxx 8452 Creditor #: 18 Kohls P.O. Box 2983 Milwaukee, WI 53201	W	Consumer Debt				2,394.29
Account No. Ref #0353194237 Kohl's/Chase Bank USA c/o Progressive Financial Services P.O. Box 41309 Nashville, TN 37204		Representing: Kohls				Notice Only
Account No. xxxx 5441 Creditor #: 19 Leading Edge Recovery Solutions P.O. Box 129 Linden, MI 48451	J	Consumer Debt				3,346.32
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						11,527.89

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1102 xxxx Creditor #: 20 Lowe's-CAC Financial Corp of Michigan 2601 NW Expressway Suite 1000 East Oklahoma City, OK 73112	W	Consumer Debt				4,064.07
Account No. 20471715 Lowe's/GE Money Bank c/o Monarch Recovery Management 10965 Decatur Rd Philadelphia, PA 19154-3210		Representing: Lowe's-CAC Financial Corp of Michigan				Notice Only
Account No. 504994140380xxxx Creditor #: 21 LVNV Funding P.O. Box 10584 Greenville, SC 29603-0584	H	0380xxxx \$1,226.00 3593xxxx \$10,579.00 Consumer debt				11,805.00
Account No. xxxx 1520 Creditor #: 22 Macy's P.O. Box 689195 Des Moines, IA 50368-9195	J	Consumer Debt				2,036.41
Account No. xxxx8890 Creditor #: 23 McExxon/Mobil PI-Assoc/LVNV Funding LLC c/o Richard J. Boudreau & Assoc. 5 Industrial Way Salem, NH 03079	W	Consumer debt				725.35
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						18,630.83

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 853320xxxx Creditor #: 24 Midland Credit Management 8875 Aero Dr, Suite 200 San Diego, CA 92123-2255	H	Consumer debt				4,146.00
Account No. xxxx 8471 Creditor #: 25 NCB Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047	J	Consumer Debt				3,030.61
Account No. xxxx 5439 Creditor #: 26 Old Navy P.O. Box 320006 Birmingham, AL 35222	J	Consumer Debt				1,052.35
Account No. xxxx6609 Creditor #: 27 Sears/CitiBank c/o Capital Management Services 726 Exchange St, Suite 700 Buffalo, NY 14210	W	Consumer debt				4,117.03
Account No. xxx2742xxxx Creditor #: 28 SERF Credit Union 18411 Utica Rd Roseville, MI 48066-4202	W	Consumer debt				3,460.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						15,805.99

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx9149 Creditor #: 29 Shell MasterCard/LVNV Funding LLC c/o Richard J. Boudreau & Assoc. 5 Industrial Way Salem, NH 03079	W	Consumer debt				1,413.57
Account No. xxxx 0395 Creditor #: 30 Target P.O. Box 59317 Minneapolis, MN 55459		Consumer Debt				1,044.00
Account No. 9079xxxx Creditor #: 31 Walmart/GEMB P.O. Box 981400 C77W El Paso, TX 79998-1400	W	Consumer debt				3,346.00
Account No. 585637375013xxxx Creditor #: 32 WFNNB/Gander Mountain P.O. Box 182789 Columbus, OH 43218-2789		Consumer debt				840.00
Account No.						

Sheet no. 8 of 8 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

6,643.57

Total
(Report on Summary of Schedules)

116,821.23

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Storage Pros Waterford LLC 6535 Highland Rd. Waterford, MI 48327	Husband's Storage Lease - \$129 per month
Storage Pros Waterford LLC 6535 Highland Rd. Waterford, MI 48327	Wife's Storage Lease - \$135 per month

In re Charles F. Wisneski, Jr.,
Kristina M. Wisneski

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 18 22
Employment:	DEBTOR	SPOUSE
Occupation	Machinist	Disability Reviewer
Name of Employer	Hi-Tech Mold & Eng. Inc.	Sedgwick Claims
How long employed	10 years	8 years
Address of Employer	2775 Commerce Rochester, MI 48309	Management Services, Inc. 1100 Ridgeway Loop Road Memphis, TN 38120

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 6,589.44	\$ 3,534.18
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 6,589.44	\$ 3,534.18
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
 b. Insurance
 c. Union dues
 d. Other (Specify) See Detailed Income Attachment

\$ 1,293.37	\$ 856.84
\$ 416.17	\$ 138.76
\$ 0.00	\$ 0.00
\$ 1,626.56	\$ 120.02

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 3,336.10	\$ 1,115.62
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,253.34	\$ 2,418.56
-------------	-------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
 8. Income from real property
 9. Interest and dividends
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
 11. Social security or government assistance (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,253.34	\$ 2,418.56
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 5,671.90	
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(Report also on Summary of Schedules and, if applicable, on
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Charles F. Wisneski, Jr.
 Kristina M. Wisneski

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

401k contribution	\$ 0.00	\$ 106.02
Long-term disability	\$ 0.00	\$ 14.00
401k loan 1	\$ 412.58	\$ 0.00
401k loan 2	\$ 280.32	\$ 0.00
401k contribution	\$ 658.93	\$ 0.00
Laundry (uniforms)	\$ 31.42	\$ 0.00
Disability	\$ 26.65	\$ 0.00
Spouse surcharge (for medical)	\$ 108.33	\$ 0.00
Tools	\$ 108.33	\$ 0.00
Total Other Payroll Deductions	\$ 1,626.56	\$ 120.02

In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Miscellaneous (personal care items)	\$	100.00
Accountant fees	\$	58.00
License and registration fees	\$	23.00
Total Other Expenditures	\$	181.00

**United States Bankruptcy Court
Eastern District of Michigan**

In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 28, 2011Signature: /s/ Charles F. Wisneski, Jr.

Debtor

Date February 28, 2011Signature: /s/ Kristina M. Wisneski

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the ____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the ____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____ sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Michigan

In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$168,152.00	2009 adjusted gross income
\$115,021.00	2010 estimated gross income
\$14,608.00	2011 estimated year-to-date income

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Regular monthly installment payments		\$0.00	\$0.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One Bank v. Charles F. Wisneski Case No: 10C02930GC	Collection	52-2 District Court 5850 Lorac Clarkston, MI 48346	Post-Judgment
Chase Bank v. Charles F. Wisneski Case No: 09-6780-GC	Civil	51st District Court Waterford, MI 48329	Consent Judgment

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Chase Bank c/o Weber & Olcese, P.L.C. 3250 W. Big Beaver Rd. Suite 124 Troy, MI 48084	8/19/10; 10/14/10	Bank account garnished in amount of \$1,226.66
Capital One Bank c/o Buckles & Buckles, P.L.C. P.O. Box 1150 Birmingham, MI 48012	Various	Debtor-husband's paycheck has been garnished at his employment at least \$1,427 by Creditor Capital One Bank.

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
CitiMortgage, Inc. P.O. Box 183040 Columbus, OH 43218-3040	April 2010	Short sale of property located at 4201 Oceana, Waterford, MI 48328. Value of property was approximately \$129,000.

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Toys for Tots	None	Various	Donations

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Goldstein Bershad & Fried PC 4000 Town Center, Suite 1200 Southfield, MI 48075	08/10	\$1,774
Black Hills Children's Ranch 1644 Concourse Drive Rapid City, SD 57703	6/21/10	\$50
Nicolas Reyna 18711 10 mile Southfield, MI 48075	1/10	\$300

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
C.J.'s Cycle & Marine 1118 East Michigan Avenue Ypsilanti, MI 48198-5808 None	3/10	Debtor-husband sold 2000 Harley Davidson for \$6,400.
Basil Lewis Chesterfield, MI Friend	2/10	Debtor-husband sold 4 pistols for \$1,000.

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
TCF Federal Credit Union Waterford, MI 48328	Savings account	\$100 in account at time of closing. Account closed in August/September 2010.
TCF Federal Credit Union Waterford, MI 48328	Checking	Account closed in 12/10. \$64 in account at time of closing.

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
4201 Oceana Waterford, MI 48328	Debtors	1997-2010

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				
See Schedule B				

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 28, 2011

Signature /s/ Charles F. Wisneski, Jr.
Charles F. Wisneski, Jr.
Debtor

Date February 28, 2011

Signature /s/ Kristina M. Wisneski
Kristina M. Wisneski
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Michigan**

In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Debtor(s)

Case No.

Chapter 13

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☐ **FLAT FEE**

- A. For legal services rendered in contemplation of and in connection with this case,
exclusive of the filing fee paid _____
- B. Prior to filing this statement, received _____
- C. The unpaid balance due and payable is _____

☒ **RETAINER**

- A. Amount of retainer received 1,500.00
- B. The undersigned shall bill against the retainer at an hourly rate of \$ 225.00 . [Or attach firm hourly rate schedule.]
Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ 274.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in
bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- ~~E. Reaffirmations;~~
- ~~F. Redemptions;~~
- ~~G. Other:~~

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the Debtor in any dischargeability actions, judicial lien avoidances, relief from stay actions,
reaffirmations, or any other adversary or contested proceeding. If retainer is exhausted, Debtor agrees to replace
same and consents to withdrawal of attorney if retainer not replaced.

6. The source of payments to the undersigned was from:

- A. XX Debtor(s)' earnings, wages, compensation for services performed
- B. _____ Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: February 28, 2011

/s/ Aaron J. Scheinfeld

Attorney for the Debtor(s)
Aaron J. Scheinfeld P-67495 aaron@bk-lawyer.net
Goldstein Bershad & Fried PC
4000 Town Center
Suite 1200
Southfield, MI 48075
248-355-5300

Agreed: /s/ Charles F. Wisneski, Jr.
Charles F. Wisneski, Jr.
Debtor

/s/ Kristina M. Wisneski
Kristina M. Wisneski
Debtor

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
Eastern District of Michigan**

In re Charles F. Wisneski, Jr.
Kristina M. Wisneski

Debtor(s)

Case No.

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Charles F. Wisneski, Jr.
Kristina M. Wisneski

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Charles F. Wisneski, Jr.

Signature of Debtor

February 28, 2011

Date

X /s/ Kristina M. Wisneski

Signature of Joint Debtor (if any)

February 28, 2011

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Alliance One
4850 Street Rd. Suite 300
Feasterville Trevose, PA 19053

Bank of America
c/o Bonded Collection
29 East Madison Street Suite 1650
Chicago, IL 60602

Bank of America
P.O. Box 15019
Wilmington, DE 19886

Bank of America
P.O. Box 15026
Wilmington, DE 19850-5026

Bank of America
c/o Collectcorp
455 North 3rd St, Suite 260
Phoenix, AZ 85004-3924

Capital One
P.O. Box 71083
Charlotte, NC 28272

Capital One
c/o Buckles & Buckles
P.O. Box 1150
Birmingham, MI 48012

Capital One Bank
P.O. Box 30281
Salt Lake City, UT 84130-0281

Charter Township of White Lake
7525 Highland Road
White Lake, MI 48383

Chase
P.O. Box 901076
Fort Worth, TX 76101-2076

Chase Card Services
P.O. Box 15298
Wilmington, DE 19850

Citibank
Dept 5996
P.O. Box 1259
Oaks, PA 19456

CitiBank/Pinnacle Credit Svcs
c/o B&T Financial Services
P.O. Box 1314
Germantown, MD 20875

CitiMortgage
1000 Technology drive
O Fallon, MO 63368-2240

CitiMortgage
P.O. Box 183040
Columbus, OH 43218-3040

Enhanced Recovery Company, LLC.
8014 Bayberry Rd.
Jacksonville, FL 32256

GE Money Bank/Sam's Club
c/o NCO Financial Systems Inc.
507 Prudential Road
Horsham, PA 19044

GEMB/Sam's Club
P.O. Box 981400
El Paso, TX 79998-1400

Genisys Credit Union
P.O. Box 436034
Pontiac, MI 48343-6034

Genisys Credit Union
P.O. Box 436034
Pontiac, MI 48343

Genisys Credit Union
50 W. Big Beaver Rd
Troy, MI 48084-5202

Home Depot
CitiBank/Pinnacle Credit/Capital Mgmt
726 Exchange Street, Suite 700
Buffalo, NY 14210

Home Depot
P.O. Box 6497
Sioux Falls, SD 57117-6497

Home Depot
P.O. Box 6497
Sioux Falls, SD 57117-6497

Home Depot/CitiBank/Pinnacle Credit Svc
c/o APM Financial Solutions
2C South Gold Dr.
Hamilton, NJ 08691

Internal Revenue Service
SBSE/Insolvency Unit
P.O. Box 330500, Stop 15
Detroit, MI 48232

Internal Revenue Service
P.O. Box 9019
Holtsville, NY 11742-9019

Internal Revenue Service
P.O. Box 145566
Cincinnati, OH 45250-5566

JCPenney/Precision Recovery Analytics
c/o National Enterprise Systems
29125 Solon Road
Solon, OH 44139-3442

JP Morgan Chase/Equable Ascent
c/o National Action Financial Services
165 Lawrence Bell Dr, Suite 100
P.O. Box 9027
Williamsville, NY 14231-9027

JPMorgan Chase
c/o Nationwide Credit
2015 Vaughn Rd NW
Bldg 400
Kennesaw, GA 30144

Kohl's/Chase Bank USA
c/o Progressive Financial Services
P.O. Box 41309
Nashville, TN 37204

Kohls
P.O. Box 2983
Milwaukee, WI 53201

Leading Edge Recovery Solutions
P.O. Box 129
Linden, MI 48451

Lowe's-CAC Financial Corp of Michigan
2601 NW Expressway Suite 1000 East
Oklahoma City, OK 73112

Lowe's/GE Money Bank
c/o Monarch Recovery Management
10965 Decatur Rd
Philadelphia, PA 19154-3210

LVNV Funding
P.O. Box 10584
Greenville, SC 29603-0584

Macy's
P.O. Box 689195
Des Moines, IA 50368-9195

McExxon/Mobil PI-Assoc/LVNV Funding LLC
c/o Richard J. Boudreau & Assoc.
5 Industrial Way
Salem, NH 03079

Michigan Department of Treasury
Collection/Bankruptcy Unit
P O Box 30168
Lansing, MI 48909

Michigan Department of Treasury
Dept. 77437
P.O. Box 77000
Detroit, MI 48277-0437

Midland Credit Management
8875 Aero Dr, Suite 200
San Diego, CA 92123-2255

NCB Management Services, Inc.
P.O. Box 1099
Langhorne, PA 19047

Oakland County Treasurer's Office
Dept. 479
1200 N. Telegraph Rd.
Pontiac, MI 48341-0479

Old Navy
P.O. Box 320006
Birmingham, AL 35222

Sears/CitiBank
c/o Capital Management Services
726 Exchange St, Suite 700
Buffalo, NY 14210

SERF Credit Union
18411 Utica Rd
Roseville, MI 48066-4202

Shell MasterCard/LVNV Funding LLC
c/o Richard J. Boudreau & Assoc.
5 Industrial Way
Salem, NH 03079

Storage Pros Waterford LLC
6535 Highland Rd.
Waterford, MI 48327

Target
P.O. Box 59317
Minneapolis, MN 55459

Walmart/GEMB
P.O. Box 981400
C77W
El Paso, TX 79998-1400

Weber & Olcese, P.L.C.
P.O. Box 1330
Birmingham, MI 48012

WFNNB/Gander Mountain
P.O. Box 182789
Columbus, OH 43218-2789